

# RSU 16 PUBLIC FORUM

## AGENDA / NOTES

### Whittier Middle School Proposed Addition

Wednesday, June 22, 2016

6:30 PM

PRHS Auditorium

**Item 1:** Introductions

**Item 2:** History and Issues

**Item 3:** Architect Presentation

**Item 4:** Financing

**Item 5:** Proposed Timeline

**Item 6:** Feedback

#### **Attendance:**

Alan Kuniholm, Architect

Chelsea Lipham, Architect

Mary Martin, RSU Board

Jack Wiseman, RSU Board

Jenn Boenig, RSU Board

Norm Davis, RSU Board

Joe Parent, Poland

Chris Morris, Poland

Tammy Morris, Poland

Steve Robinson, Poland Selectman

Sheryl Walters, RSU Teacher

Janice Rawson, RSU Teacher

Nick Konstantoulakis, Mc Falls Council

Melissa Tibbets, Poland

Jim Porter, Poland

Jessica Smith, Mechanic Falls

Shawn Vincent, RSU Admin.

Melanie Chasse, RSU Admin.

Tina Meserve, RSU Admin.

John Hawley, RSU Admin.

Eda Trip, Minot Selectman

Walter Gallagher, Poland Selectman

Jim Walker, Poland Selectman

Claire Walker, Poland

Win Durgin, Minot, SunJournal

#### **Overview:**

History and Overview from the presentation (see below)

John Hawley extended an invitation for community members to join the committee as the committee is currently made up of all RSU staffers. Public participation is strongly encouraged and desired.

Space needs and impact of the overcrowding of the HS

No more space at the elementary schools

Enrollment study- demonstrated continued need over 20 years.

Turned it over to Alan Kuniholm:

Original architect for PRHS/WMS from 1998

Site overview

Expressed that the Architects are currently in "listening mode"- have conducted faculty conversations and meet with the building committee.

John addressed the land area limitations and the modular in the courtyard. There were question about the town/private owned land abutting the high school property. Rick Jones and John met with the Department of Environmental Protection and were told by them they can't encroach on any more wetlands. Norm Davis spoke up about being notified by the DEP at the time the high school was built that we would be at the max for the usable space that we have now.

Tina Meserve went back to the classrooms and talked about space and the list.

Steve Robinson asked how many current classrooms: 11, 1 tech education room, Win clarified that the additionally requested classrooms are the same as the classrooms in the modular units (as of August 2016).

Financing:

Emphasized the word "estimated" at \$4 million. All locally funded. No State money available for situations like this – relatively new building (17 years old) that is not large enough for our population.

Estimated bond amortization schedule based on 1- 3%

\$300K first year and the 20th year about \$203K

First payment isn't until May 2020, when all of the other bonds are done. \$162,000 are current annual payments that will free up for new project.

First payments on the whole bond 2021

Timeline -discussed with bond council

John reviewed the timeline in the presentation

Referendum June 2017

Construction March 2018

Construction complete 2019

The question came up is it enough space? John stated that it is our best guess with the data we have now. Staff did have other wants/needs but staff stuck with minimum to present a financially viable project.

The classroom size is 200 sq ft larger now than 17 years ago. 600 vs 800

Steve stated that 25% is soft cost and wants to know what more space would cost up front.

Doesn't want to "think short" if all of the work is being done and wants to be flexible 7-12.

Consider adding more classrooms now.

Steve thinks that \$4.3 million would be better than going too small over time. Please explore and cost it out.

Tina stated that the high school administration states that the high school has enough space (if middle school returns borrowed spaces) and that the student population is staying about the same.

Steve stated that he thinks our population will go up over 15-20 years and doesn't have faith in project study. John agreed stating that there is still a lot of undeveloped acreage in the three towns and sprawl is occurring from southern Maine communities.

Tina stated that the DOE reports that student population has steadily decreased over the last 15 years. They are predicting that trend to continue. RSU 16 had a professional enrollment study conducted that went out 20 years. The report showed relatively stable enrollment over 20 years.

Question about bringing the 6th grade up to the middle school. Tina addressed the age of the elementary schools- all +50 years old.

If more people came to the meeting we'd know how the majority feels about larger projects and support for the additional cost.

Elementary classes are larger than some would like and small class size is a goal for RSU administration and Board too. Recommendation from a parent was to look at the cost of adding 6th grade to the middle school and would provide additional spaces at the elementary schools. Tina shared that it will not address the fact that we still have three aging elementary schools.

Jim Walker stated that the school district should consider purchasing the vacant lot at the corner of Routes 11 and 26 and that would give some usable land area. John stated that he understood the current asking price was almost a half million and the RSU did not have the funding to purchase.

Walter Gallagher wants to see an elementary and middle school comprehensive plan together. Especially in the early phases. He stated that a well-informed public has always been supporting of our local schools.

Tina stated that if the town leaders are suggesting they'd like to see a proposal to spend more money we can do that but had concerns as the messages sent regarding the budget each year is to keep spending as low as possible.

John stated that he knows the we have an elementary school issue. Walter thinks it's a short window of time. Wants to look at the older schools. Appears that this is a quick decision and reactionary. John stated that two years has already gone into this and that all things have been considered but administration would be willing to take a second look if supported by local taxpayers.

Tina stated that using modulars at any school creates a safety and security issue. The overcrowding has been here for 7 years. Talked about the culture and programming issues. Shawn concurred with Tina and that the building is overcrowded. Sheryl Walters talked about the needs of the kids and the complications of the modulars for the teachers and students who occupy "Avalon." (modular unit). Kids and staff are exposed to extreme weather conditions, slippery surfaces, and in one case a coyote that wandered around the building. Stated that modulars are functional but should never be considered for long term use.

Walter brought up that he isn't opposed to the middle school addition and wants to know about the additional district's spatial needs.

Jim Porter, a Poland budget committee member, stated that he is looking for a master plan. He wants to see the plan for the big picture and include the elementary school also. Norm also stated that he thinks that that entire plan needs to be looked at and give the community the whole picture.

Tina stated that the State and Federal government is short on funding building projects. Brought up the issue with Edward Little's funding request in Auburn.

The suggestion was made to cost out a bigger building and max all of the space that the land can hold.

Steve: go look at additional options and price them out for the community. Look towards the future since it's locally funded anyway. Put the issue of space at the HS/MS "to bed" for the next 35 years.

Joe Parent: schedule is good to see. Tax dollars at a local level give feeling of control. Concurred with the other committee members. Wants more information so that he can "get behind" the master plan.

Chris Morris clarified that the elementary schools are all old. Tina answered yes.

It was asked about the population of the high school and should we be concerned about crowding there. The HS has 485 students currently and has held up to 600 in the past.

Jim brought up Impact Fees and a conversation about planning as the town begins to grow quickly. John indicated that it would be necessary for all three towns to implement the Impact Fees so that there was a level of fairness in the funding.

Joe asked about the need to add world language teacher. Tina stated that HS thinks that they'd have enough space without the MS in the HS space.

Jess Smith said that the hot topic is class size. Tina explained that if 6th grade left, yes it would open up space but would need to add teachers to accommodate the smaller class sizes some parents have requested to the Board. Moving grades doesn't solve a class population size without adding the staff needed. We'd need to add up to \$350,000 for staff to get all classes below 20 students in K-8 classrooms.

Joe stated that Jessica's point is good and that Tina will need to explain it over and over again so that people understand that moving isn't as simple as it seems.

Norm stated again that the entire situation needs to be investigated and shown to the committee.

Tina stated that if we add 6th grade to the middle school then we need to consider the impact on shared facilities gym, cafe, bathrooms, parking. Some of the shared spaces in the high school are maxed out now, we would need to factor additional space into the addition.

Question came up about PreK and K class sizes: Answer involved registration, superintendent agreements. All three PK sizes are down. K sizes are stable.

There was some additional historical conversation about sizes and the pitfalls of modular rooms.

Tina thanked folks for coming and closed the meeting stating we will have more meetings and encouraged people to invite others to the next meeting. We want to make sure we have a clear picture of what the public wants.

Meeting adjourned at 7:51 PM

## Presentation Slides



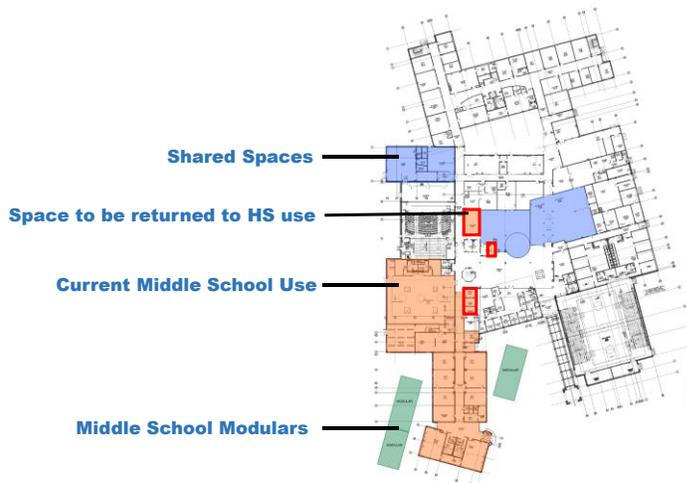
## Introductions

- **Building Committee**
  - John Hawley, Director of Operations, Chair
  - Tina Meserve, Superintendent, Vice Chair
  - Cari Medd, Principal, PRHS
  - Shawn Vincent, Principal, BMWMS
  - Rick Benoit, Principal, PCS
  - Mary Martin, Chair, RSU 16 Board of Directors
  - Jack Wiseman, Vice Chair, RSU 16 Board of Directors
  - Norm Davis, RSU 16 Board of Directors
  - Tony Bennett, 7-12 Maintenance Supervisor
  - Gary Purington, PK-6 Maintenance Supervisor
  - Tom Kelly, Transportation Director
  - Rick Jones, Land Use Consultant, Jones Associates
- **Architects**
  - Alan Kuniholm, Architect Principal
  - Chelsea Lipham, Architect

## History / Issue

- **Bruce M. Whittier Middle School**
  - Constructed 17 Years Ago
  - Poland Students
    - 7th & 8th Grades
    - 146 Total Students (9/09)
  - Consolidation 2009
    - Added Minot & Mechanic Falls 7th & 8th Graders
    - 246 Total Students (6/16)
  - Vacated Space at ESS & MCS?
    - Special Education
    - Pre-K Programming
    - Adult Education
  - Enrollment Projections





**Proposed Additional Program Highlights:**

- 6 new standard classrooms
- 2 Science/Flex classrooms
- 1 Book Room
- Additional Special Ed space
- Conference Room
- 4 Offices
- Storage Space

**Total Add of 13,000 SF +/-**



## Financing

### • Current Debt

Project	Location	Bond Retires	Annual Payment
School Addition	E.S.S.	May 2021	\$41,150
Athletic Fields	P.R.H.S.	Nov. 2020	\$37,460
School Addition	P.C.S.	Nov. 2020	\$1,577
School Addition	P.C.S.	Nov. 2022	\$82,316
Total			\$162,503

## Financing – Estimated \$4M

Date	Principal	Rate	Interest	Total Payment	PV Total
01-1-2017			\$1,750.00	\$1,750.00	\$15,719.38
01-1-2018	\$300,000.00	4.0000%	\$10,200.00	\$11,950.00	\$109,443.48
01-1-2019	\$300,000.00	3.7500%	\$9,375.00	\$10,725.00	\$107,723.48
01-1-2020	\$300,000.00	3.5000%	\$8,500.00	\$9,500.00	\$106,003.48
01-1-2021	\$300,000.00	3.2500%	\$7,625.00	\$8,275.00	\$104,283.48
01-1-2022	\$300,000.00	3.0000%	\$6,750.00	\$7,050.00	\$102,563.48
01-1-2023	\$300,000.00	2.7500%	\$5,875.00	\$6,325.00	\$100,843.48
01-1-2024	\$300,000.00	2.5000%	\$5,000.00	\$5,600.00	\$99,123.48
01-1-2025	\$300,000.00	2.2500%	\$4,125.00	\$4,875.00	\$97,403.48
01-1-2026	\$300,000.00	2.0000%	\$3,250.00	\$4,150.00	\$95,683.48
01-1-2027	\$300,000.00	1.7500%	\$2,375.00	\$3,425.00	\$93,963.48
01-1-2028	\$300,000.00	1.5000%	\$1,500.00	\$2,700.00	\$92,243.48
01-1-2029	\$300,000.00	1.2500%	\$612.50	\$1,975.00	\$90,523.48
01-1-2030	\$300,000.00	1.0000%	\$0.00	\$1,250.00	\$88,803.48
01-1-2031	\$300,000.00	0.7500%	-\$687.50	\$522.50	\$87,083.48
01-1-2032	\$300,000.00	0.5000%	-\$1,375.00	-\$152.50	\$85,363.48
01-1-2033	\$300,000.00	0.2500%	-\$2,062.50	-\$305.00	\$83,643.48
01-1-2034	\$300,000.00	0.0000%	-\$2,750.00	-\$457.50	\$81,923.48
01-1-2035	\$300,000.00	0.0000%	-\$3,437.50	-\$610.00	\$80,203.48
01-1-2036	\$300,000.00	0.0000%	-\$4,125.00	-\$762.50	\$78,483.48
01-1-2037	\$300,000.00	0.0000%	-\$4,812.50	-\$915.00	\$76,763.48
01-1-2038	\$300,000.00	0.0000%	-\$5,500.00	-\$1,067.50	\$75,043.48
01-1-2039	\$300,000.00	0.0000%	-\$6,187.50	-\$1,220.00	\$73,323.48
01-1-2040	\$300,000.00	0.0000%	-\$6,875.00	-\$1,372.50	\$71,603.48
01-1-2041	\$300,000.00	0.0000%	-\$7,562.50	-\$1,525.00	\$69,883.48
01-1-2042	\$300,000.00	0.0000%	-\$8,250.00	-\$1,677.50	\$68,163.48
01-1-2043	\$300,000.00	0.0000%	-\$8,937.50	-\$1,830.00	\$66,443.48
01-1-2044	\$300,000.00	0.0000%	-\$9,625.00	-\$1,982.50	\$64,723.48
01-1-2045	\$300,000.00	0.0000%	-\$10,312.50	-\$2,135.00	\$63,003.48
01-1-2046	\$300,000.00	0.0000%	-\$11,000.00	-\$2,287.50	\$61,283.48
01-1-2047	\$300,000.00	0.0000%	-\$11,687.50	-\$2,440.00	\$59,563.48
01-1-2048	\$300,000.00	0.0000%	-\$12,375.00	-\$2,592.50	\$57,843.48
01-1-2049	\$300,000.00	0.0000%	-\$13,062.50	-\$2,745.00	\$56,123.48
01-1-2050	\$300,000.00	0.0000%	-\$13,750.00	-\$2,897.50	\$54,403.48
01-1-2051	\$300,000.00	0.0000%	-\$14,437.50	-\$3,050.00	\$52,683.48
01-1-2052	\$300,000.00	0.0000%	-\$15,125.00	-\$3,202.50	\$50,963.48
01-1-2053	\$300,000.00	0.0000%	-\$15,812.50	-\$3,355.00	\$49,243.48
01-1-2054	\$300,000.00	0.0000%	-\$16,500.00	-\$3,507.50	\$47,523.48
01-1-2055	\$300,000.00	0.0000%	-\$17,187.50	-\$3,660.00	\$45,803.48
01-1-2056	\$300,000.00	0.0000%	-\$17,875.00	-\$3,812.50	\$44,083.48
01-1-2057	\$300,000.00	0.0000%	-\$18,562.50	-\$3,965.00	\$42,363.48
01-1-2058	\$300,000.00	0.0000%	-\$19,250.00	-\$4,117.50	\$40,643.48
01-1-2059	\$300,000.00	0.0000%	-\$19,937.50	-\$4,270.00	\$38,923.48
01-1-2060	\$300,000.00	0.0000%	-\$20,625.00	-\$4,422.50	\$37,203.48
01-1-2061	\$300,000.00	0.0000%	-\$21,312.50	-\$4,575.00	\$35,483.48
01-1-2062	\$300,000.00	0.0000%	-\$22,000.00	-\$4,727.50	\$33,763.48
01-1-2063	\$300,000.00	0.0000%	-\$22,687.50	-\$4,880.00	\$32,043.48
01-1-2064	\$300,000.00	0.0000%	-\$23,375.00	-\$5,032.50	\$30,323.48
01-1-2065	\$300,000.00	0.0000%	-\$24,062.50	-\$5,185.00	\$28,603.48
01-1-2066	\$300,000.00	0.0000%	-\$24,750.00	-\$5,337.50	\$26,883.48
01-1-2067	\$300,000.00	0.0000%	-\$25,437.50	-\$5,490.00	\$25,163.48
01-1-2068	\$300,000.00	0.0000%	-\$26,125.00	-\$5,642.50	\$23,443.48
01-1-2069	\$300,000.00	0.0000%	-\$26,812.50	-\$5,795.00	\$21,723.48
01-1-2070	\$300,000.00	0.0000%	-\$27,500.00	-\$5,947.50	\$20,003.48
01-1-2071	\$300,000.00	0.0000%	-\$28,187.50	-\$6,100.00	\$18,283.48
01-1-2072	\$300,000.00	0.0000%	-\$28,875.00	-\$6,252.50	\$16,563.48
01-1-2073	\$300,000.00	0.0000%	-\$29,562.50	-\$6,405.00	\$14,843.48
01-1-2074	\$300,000.00	0.0000%	-\$30,250.00	-\$6,557.50	\$13,123.48
01-1-2075	\$300,000.00	0.0000%	-\$30,937.50	-\$6,710.00	\$11,403.48
01-1-2076	\$300,000.00	0.0000%	-\$31,625.00	-\$6,862.50	\$9,683.48
01-1-2077	\$300,000.00	0.0000%	-\$32,312.50	-\$7,015.00	\$7,963.48
01-1-2078	\$300,000.00	0.0000%	-\$33,000.00	-\$7,167.50	\$6,243.48
01-1-2079	\$300,000.00	0.0000%	-\$33,687.50	-\$7,320.00	\$4,523.48
01-1-2080	\$300,000.00	0.0000%	-\$34,375.00	-\$7,472.50	\$2,803.48
01-1-2081	\$300,000.00	0.0000%	-\$35,062.50	-\$7,625.00	\$1,083.48
01-1-2082	\$300,000.00	0.0000%	-\$35,750.00	-\$7,777.50	-\$62.50
01-1-2083	\$300,000.00	0.0000%	-\$36,437.50	-\$7,930.00	-\$234.52
01-1-2084	\$300,000.00	0.0000%	-\$37,125.00	-\$8,082.50	-\$386.52
01-1-2085	\$300,000.00	0.0000%	-\$37,812.50	-\$8,235.00	-\$538.52
01-1-2086	\$300,000.00	0.0000%	-\$38,500.00	-\$8,387.50	-\$690.52
01-1-2087	\$300,000.00	0.0000%	-\$39,187.50	-\$8,540.00	-\$842.52
01-1-2088	\$300,000.00	0.0000%	-\$39,875.00	-\$8,692.50	-\$994.52
01-1-2089	\$300,000.00	0.0000%	-\$40,562.50	-\$8,845.00	-\$1,146.52
01-1-2090	\$300,000.00	0.0000%	-\$41,250.00	-\$8,997.50	-\$1,298.52
01-1-2091	\$300,000.00	0.0000%	-\$41,937.50	-\$9,150.00	-\$1,450.52
01-1-2092	\$300,000.00	0.0000%	-\$42,625.00	-\$9,302.50	-\$1,602.52
01-1-2093	\$300,000.00	0.0000%	-\$43,312.50	-\$9,455.00	-\$1,754.52
01-1-2094	\$300,000.00	0.0000%	-\$44,000.00	-\$9,607.50	-\$1,906.52
01-1-2095	\$300,000.00	0.0000%	-\$44,687.50	-\$9,760.00	-\$2,058.52
01-1-2096	\$300,000.00	0.0000%	-\$45,375.00	-\$9,912.50	-\$2,210.52
01-1-2097	\$300,000.00	0.0000%	-\$46,062.50	-\$10,065.00	-\$2,362.52
01-1-2098	\$300,000.00	0.0000%	-\$46,750.00	-\$10,217.50	-\$2,514.52
01-1-2099	\$300,000.00	0.0000%	-\$47,437.50	-\$10,370.00	-\$2,666.52
01-1-2100	\$300,000.00	0.0000%	-\$48,125.00	-\$10,522.50	-\$2,818.52
01-1-2101	\$300,000.00	0.0000%	-\$48,812.50	-\$10,675.00	-\$2,970.52
01-1-2102	\$300,000.00	0.0000%	-\$49,500.00	-\$10,827.50	-\$3,122.52
01-1-2103	\$300,000.00	0.0000%	-\$50,187.50	-\$10,980.00	-\$3,274.52
01-1-2104	\$300,000.00	0.0000%	-\$50,875.00	-\$11,132.50	-\$3,426.52
01-1-2105	\$300,000.00	0.0000%	-\$51,562.50	-\$11,285.00	-\$3,578.52
01-1-2106	\$300,000.00	0.0000%	-\$52,250.00	-\$11,437.50	-\$3,730.52
01-1-2107	\$300,000.00	0.0000%	-\$52,937.50	-\$11,590.00	-\$3,882.52
01-1-2108	\$300,000.00	0.0000%	-\$53,625.00	-\$11,742.50	-\$4,034.52
01-1-2109	\$300,000.00	0.0000%	-\$54,312.50	-\$11,895.00	-\$4,186.52
01-1-2110	\$300,000.00	0.0000%	-\$55,000.00	-\$12,047.50	-\$4,338.52
01-1-2111	\$300,000.00	0.0000%	-\$55,687.50	-\$12,200.00	-\$4,490.52
01-1-2112	\$300,000.00	0.0000%	-\$56,375.00	-\$12,352.50	-\$4,642.52
01-1-2113	\$300,000.00	0.0000%	-\$57,062.50	-\$12,505.00	-\$4,794.52
01-1-2114	\$300,000.00	0.0000%	-\$57,750.00	-\$12,657.50	-\$4,946.52
01-1-2115	\$300,000.00	0.0000%	-\$58,437.50	-\$12,810.00	-\$5,098.52
01-1-2116	\$300,000.00	0.0000%	-\$59,125.00	-\$12,962.50	-\$5,250.52
01-1-2117	\$300,000.00	0.0000%	-\$59,812.50	-\$13,115.00	-\$5,402.52
01-1-2118	\$300,000.00	0.0000%	-\$60,500.00	-\$13,267.50	-\$5,554.52
01-1-2119	\$300,000.00	0.0000%	-\$61,187.50	-\$13,420.00	-\$5,706.52
01-1-2120	\$300,000.00	0.0000%	-\$61,875.00	-\$13,572.50	-\$5,858.52
01-1-2121	\$300,000.00	0.0000%	-\$62,562.50	-\$13,725.00	-\$6,010.52
01-1-2122	\$300,000.00	0.0000%	-\$63,250.00	-\$13,877.50	-\$6,162.52
01-1-2123	\$300,000.00	0.0000%	-\$63,937.50	-\$14,030.00	-\$6,314.52
01-1-2124	\$300,000.00	0.0000%	-\$64,625.00	-\$14,182.50	-\$6,466.52
01-1-2125	\$300,000.00	0.0000%	-\$65,312.50	-\$14,335.00	-\$6,618.52
01-1-2126	\$300,000.00	0.0000%	-\$66,000.00	-\$14,487.50	-\$6,770.52
01-1-2127	\$300,000.00	0.0000%	-\$66,687.50	-\$14,640.00	-\$6,922.52
01-1-2128	\$300,000.00	0.0000%	-\$67,375.00	-\$14,792.50	-\$7,074.52
01-1-2129	\$300,000.00	0.0000%	-\$68,062.50	-\$14,945.00	-\$7,226.52
01-1-2130	\$300,000.00	0.0000%	-\$68,750.00	-\$15,097.50	-\$7,378.52
01-1-2131	\$300,000.00	0.0000%	-\$69,437.50	-\$15,250.00	-\$7,530.52
01-1-2132	\$300,000.00	0.0000%	-\$70,125.00	-\$15,402.50	-\$7,682.52
01-1-2133	\$300,000.00	0.0000%	-\$70,812.50	-\$15,555.00	-\$7,834.52
01-1-2134	\$300,000.00	0.0000%	-\$71,500.00	-\$15,707.50	-\$7,986.52
01-1-2135	\$300,000.00	0.0000%	-\$72,187.50	-\$15,860.00	-\$8,138.52
01-1-2136	\$300,000.00	0.0000%	-\$72,875.00	-\$16,012.50	-\$8,290.52
01-1-2137	\$300,000.00	0.0000%	-\$73,562.50	-\$16,165.00	-\$8,442.52
01-1-2138	\$300,000.00	0.0000%	-\$74,250.00	-\$16,317.50	-\$8,594.52
01-1-2139	\$300,000.00	0.0000%	-\$74,937.50	-\$16,470.00	-\$8,746.52
01-1-2140	\$300,000.00	0.0000%	-\$75,625.00	-\$16,622.50	-\$8,898.52
01-1-2141	\$300,000.00	0.0000%	-\$76,312.50	-\$16,775.00	-\$9,050.52
01-1-2142	\$300,000.00	0.0000%	-\$77,000.00	-\$16,927.50	-\$9,202.52
01-1-2143	\$300,000.00	0.0000%	-\$77,687.50	-\$17,080.00	-\$9,354.52
01-1-2144	\$300,000.00	0.0000%	-\$78,375.00	-\$17,232.50	-\$9,506.52
01-1-2145	\$300,000.00	0.0000%	-\$79,062.50	-\$17,385.00	-\$9,658.52
01-1-2146	\$300,000.00	0.0000%	-\$79,750.00	-\$17,537.50	-\$9,810.52
01-1-2147	\$300,000.00	0.0000%	-\$80,437.50	-\$17,690.00	-\$9,962.52
01-1-2148	\$300,000.00	0.0000%	-\$81,125.00	-\$17,842.50	-\$10,114.52
01-1-2149	\$300,000.00	0.0000%	-\$81,812.50	-\$17,995.00	-\$10,266.52
01-1-2150	\$300,000.00	0.0000%	-\$82,500.00	-\$18,147.50	-\$10,418.52
01-1-2151	\$300,000.00	0.0000%	-\$83,1		

**Feedback?**